

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				Docket Number (Optional) 190-14	Application Number P10 U.S. PTO 097809978061		
				Applicant(s) Stokes			
				Filing Date	Group Art Unit		
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
FOREIGN PATENT DOCUMENTS							
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
cll		www.first-e.com, press release of August, 1999 and bank demo.					
cll		0162.nationet.com/demopages/new_demo_pages/default.htm, June 1999, Online banking demo					
EXAMINER <i>Charles R. Jr.</i>				DATE CONSIDERED <i>12/14/04</i>			
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